

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Paul Felsher  
Judith A Felsher  
DebtorsCase No. 15-44947-ess  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 35

Date Rcvd: Feb 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2016.

db/jdb  
smg +Paul Felsher, Judith A Felsher, 82 Luke Court, Staten Island, NY 10306-1153  
+NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
Brooklyn, NY 11201-3719

smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001

8689471 +Biorn Corporation, P.O. Box 464, Rockford, MN 55373-0464  
8689472 +Brclysbankde, P.O. Box 8803, Wilmington, DE 19899-8803  
8689475 +Catskill Urgent Care, 159 Jefferson Hgts, Catskill, NY 12414-1237  
8689476 +Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044  
8689479 +Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359  
8689484 +Gary E. Smith DVM, 124 Case Rd, Bainbridge, NY 13733-3102  
8689488 +Pacesetter, P.O. Box 356, Saratoga, NY 12866-0356  
8689489 +Pine Bush Equine, 96 Warn Ave, Pine Bush, NY 12566-6606  
8689492 +Reginal Radiology South, 3917 Richmond Ave, Staten Island, NY 10312-5110  
8689493 +Slomin's, 125 Lauman Lane, Hicksville, NY 11801-6539

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Feb 03 2016 18:22:21  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449

8689470 +EDI: AMEREXPR.COM Feb 03 2016 18:18:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871

8689473 EDI: CAPITALONE.COM Feb 03 2016 18:18:00 Capital One, Po Box 85015, Richmond, VA 23285  
8689474 EDI: CAPITALONE.COM Feb 03 2016 18:18:00 Capital One Bank Usa N, Po Box 85015,  
Richmond, VA 23285

8689477 +EDI: CHASE.COM Feb 03 2016 18:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
8689478 +EDI: CHASE.COM Feb 03 2016 18:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
8689480 +EDI: WFNBNB.COM Feb 03 2016 18:18:00 Comenity Bank/torrid, Po Box 182685,  
Columbus, OH 43218-2685

8689481 +EDI: CRFRSTNA.COM Feb 03 2016 18:18:00 Crdt First, 6275 Eastland Rd,  
Brookpark, OH 44142-1399

8689482 +EDI: CRFRSTNA.COM Feb 03 2016 18:18:00 Credit First N A, 6275 Eastland Rd,  
Brookpark, OH 44142-1399

8689483 +EDI: DISCOVER.COM Feb 03 2016 18:18:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316

8689485 EDI: IRS.COM Feb 03 2016 18:18:00 IRS, Centraized Insolvency Operation, P O Box 21126,  
Philadelphia, PA 19114

8689487 +EDI: CBSKOHL.S.COM Feb 03 2016 18:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096

8689490 EDI: PRA.COM Feb 03 2016 18:18:00 Portfolio Rc, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502

8689491 +EDI: PRA.COM Feb 03 2016 18:18:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4962

8689494 +EDI: RMSC.COM Feb 03 2016 18:18:00 Synccb/carecr, 950 Forrer Blvd,  
Kettering, OH 45420-1469

8689495 +EDI: RMSC.COM Feb 03 2016 18:18:00 Synccb/jcp, Po Box 965007, Orlando, FL 32896-5007  
8689496 +EDI: RMSC.COM Feb 03 2016 18:18:00 Synccb/mens W, Po Box 965005, Orlando, FL 32896-5005  
8689497 +EDI: RMSC.COM Feb 03 2016 18:18:00 Synccb/pc Richard, C/o Po Box 965036,  
Orlando, FL 32896-0001

8689498 EDI: RMSC.COM Feb 03 2016 18:18:00 Synccb/walmar, Po Box 965024, El Paso, TX 79998  
8689499 EDI: RMSC.COM Feb 03 2016 18:18:00 Synccb/walmart, Po Box 965024, El Paso, TX 79998  
8690699 EDI: RMSC.COM Feb 03 2016 18:18:00 Synchrony Bank, c/o Recovery Management Systems Corp.,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8689486\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, P O Box 21126, Philadelphia, PA 19114)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2016 at the address(es) listed below:

Gregory Messer gremesser@aol.com, lduc@aol.com, gmesser@messer-law.com,  
mwilliams@messer-law.com, ny54@ecfcbis.com  
Kevin B Zazzera on behalf of Debtor Paul Felsher kzazz007@yahoo.com  
Kevin B Zazzera on behalf of Joint Debtor Judith A Felsher kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Paul Felsher</b>	Social Security number or ITIN	<b>xxx-xx-5897</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Judith A Felsher</b>	Social Security number or ITIN	<b>xxx-xx-3341</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court Eastern District of New York  
271-C Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

Case number: **1-15-44947-ess** Chapter: **7**

**Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Paul Felsher

Judith A Felsher  
aka Judith A Beers, aka Judith Marchionno**IT IS FURTHER ORDERED:**

- Gregory Messer (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: February 3, 2016

s/ Elizabeth S. Stong  
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**